

Recent Findings of Research in Economic & Social History

In nineteenth century Britain many working-class families relied on friendly societies to provide them with financial benefits at times of sickness or death. Here Martin Gorsky discusses recent research on this theme. He explores such issues as the composition and extent of membership, the role of friendly societies in shaping attitudes, and the nature of their relationship with the medical profession.

Self Help and Mutual Aid: Friendly Societies in 19th Century Britain

*To a good old proverb listen pray, provide a something for a rainy day
Age brings infirmity, accidents make lame, and sickness dire attacks the
human frame*

*But when disease confines us to our bed, our union funds provide our
children in bread*

Should God be pleased to end our journey here,

With fostering hand we dry the widow's tear. Be united and persevere.

This verse, the motto of the Royal Union Friendship Society, aptly summarises the functions of the friendly society. Sometimes known as benefit clubs, friendly societies were based in public houses where they met each month for a social evening at which members paid a small subscription to the society's 'box' (see figure 1). The payments entitled members to a weekly benefit when ill-health prevented them from working, as well as a lump sum for the family when they died (see figure 2). In the nineteenth century friendly societies flourished throughout Britain and other parts of the world. Before the creation of the welfare state, with its universal health service and social security, they were essential to the survival of families at times of life crisis.

Until recently friendly societies have received only limited attention from historians. Far more has been written about trade unions, although friendly society membership probably outnumbered that of unions by about four to one by 1870. Nor do they figure much in histories of social welfare in the nineteenth century, which usually concentrate on the growth of state provision. Most students will be familiar with the development of the poor law, public health acts and education reform, but few will know much about working class self-help. Indeed, the major text on friendly societies remains the pioneering work by Gosden, published in 1961 [3]. This documented the growth of the movement up to the 1870s and showed how the local, independent clubs were replaced in the period by the great 'affiliated orders'.

Figure 1: Friendly Society Emblem,
(Emblems were carried in public processions, often representing the name of the public house in which the club met, in this case, The Miner's Arms, Shipham).



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country, the most famous of which, the Independent Order of Odd Fellows and the Ancient Order of Foresters, still survive today. Historians have also discussed friendly

societies in the context of the 'labour aristocracy' [see ReFRESH 7, 1988], asking whether the values of the elite of the working class - respectability and independence - were also those which guided the clubs.

New questions and new sources

There are various reasons for the recent revival of interest in the topic. First, enthusiasm for 'history from below' - the recovery of the experience of the labouring classes - has inspired several regional studies of the movement. Second, the growth of interest in medical history has drawn attention to the friendly

societies' role in popularising medical attendance by general practitioners. Third, and most important, scholars now question 'whiggish' histories of social welfare - in other

words, accounts which assume that the rise of state provision was an inexorable and desirable process.

Partly this reflects contemporary concerns for the future of the welfare state. These have prompted a re-examination of earlier arrangements in which the centralised state played a lesser role. But it also responds to new research which stresses the 'mixed economy' of welfare in the past, including familial care, charity and mutual aid alongside the agencies of the state. Historians now

focus more on the 'moving frontier' between different types of provision, attending particularly to voluntary agencies such as charities and friendly societies [2].

Two main issues dominate new research: ideals which motivated friendly society participation, and the practical operation of this form of insurance.

The question of motivation is central to evaluating the performance of non-statutory welfare institutions. Did the small, close-knit friendly societies foster a self-reliant attitude in their members, and generate a greater degree of social solidarity than the impersonal and anonymous welfare state? The answers have been sought in a close reading of sources originally mined by Gosden - parliamentary enquiries, essays by politicians and commentators, and the central records of the affiliated orders. Increasingly though, historians have turned to the membership records and minute books of

historical documents for posterity deserve special mention in this respect.

Research on local branch records can also resolve questions about how friendly societies actually

worked. For example, if their success is to be evaluated properly it is important to know more about who the members were. Earlier historians claimed that membership was 'the badge of the skilled worker' and paid little attention to the question of gender. It is also important to discover how easy it was for working people to keep up the subscriptions and entitlements over the long term. Other questions concern the clubs' management of their insurance functions. Were they actuarially sound (i.e. did they successfully balance the level of premiums members paid against the risk of what they would have to pay out)?

How much of a problem was 'moral hazard' - the temptation for members to take more time off work than was strictly necessary for their recovery?

And what was the relationship between the clubs and the medical profession, in terms of the price and quality of care members received?

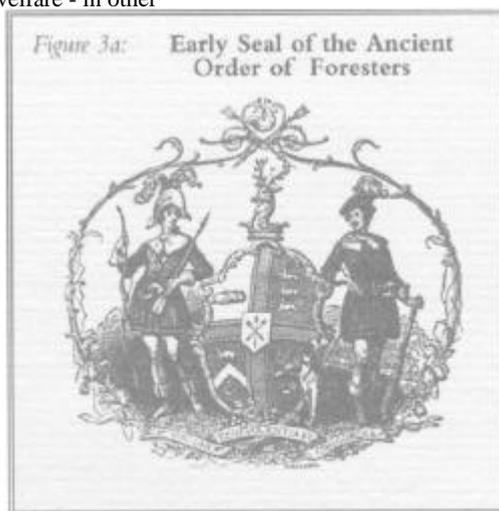
The introduction noted the influence of current political debates on friendly society history and this is particularly relevant to Green's work [15]. He portrays friendly societies as successful, socially beneficial and extensive organisations which offer a lesson from the past on how society might rediscover welfare without the welfare state. He argues that they were 'character-building associations' whose 'wholesome influence' inculcated in their members 'a commitment to fraternity', 'good character', 'status and self respect'. Evidence for this lies in the elaborate ritual behaviour of the branches (called 'lodges' by the Odd Fellows and 'courts' by Foresters) which was designed to make members identify strongly with their club. Like the Freemasons, friendly societies had initiation ceremonies for new members, secret passwords and signs, regalia like

banners, certificates, sashes and emblems (see figures 3a and 3b) and books of lectures which conveyed their ideals (see figure 4). According to Green, all this helped to build up the moral qualities of

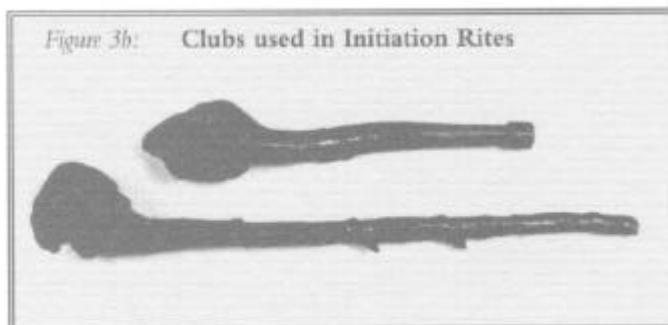
Figure 2: Benefit Tables, South Gloucestershire Friendly Society, 1831.

CLASS I.	For 2s. Bedding, and 1s. Walking Pay.		For 1s. Weekly, after 65.		Assurance of £? on Death.		TOTAL.	
	Single.	Monthly.	Single.	Monthly.	Single.	Monthly.	Single.	Monthly.
Age.								
Years.	£. s. d.	s. d.	£. s. d.	s. d.	£. s. d.	s. d.	£. s. d.	s. d.
Under 20	1 14 3	2½	1 2 0	1½	0 18 0	1	3 14 3	0 4½
45	1 17 0	3½	4 12 6½	0½	1 4 4	2	7 13 10½	1 2½

(Wealthy societies like this one sometimes offered pensions as well as death and sickness payments; here premiums were graded according to age and benefits, including 'walking pay' for convalescence).



Source: Reproduced by kind permission of the Foresters' Heritage Trust.



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inclining them towards mutual support and independence from the Poor Law.

He also describes the clubs as 'training grounds for democracy'. The orders had elaborately titled ceremonial and managerial posts to which members could be elected; for instance, the Odd Fellows' hierarchy included the Noble Grand, Vice Grand, Grand Master, Right and Left Hand Supporters, Treasurer and Secretary. Regardless of background, all were eligible to hold office and gain satisfaction from helping to manage the society. Green pays special attention to the intricate rulebooks which guided the management of each society and which he believes were held in 'reverence' by the members. By instilling respect for the rule of law and educating members in the ways of democratic participation, friendly societies, he contends, were good for the members, their families and for society.

The nature and extent of membership

Various detailed regional studies of friendly society membership have now appeared in dissertations, monographs and local history journals that challenge the conventional portrayal of the typical member as the skilled urban worker.

Neave's study of friendly societies in the East Riding of Yorkshire is a good example which indicates that clubs were also prevalent in rural areas, and that unskilled agricultural labourers were prominent amongst the membership [7]. He demonstrates that membership numbers fluctuated according to the level of agricultural wages, highlighting the insecure status of the poorer member. High 'secession' or drop-out rates have been discovered elsewhere: in the large Hampshire Friendly Society they averaged six per cent of total membership annually between 1861 and 1899. Town studies also suggest that friendly society membership signalled more complex divisions within the working class than that separating the skilled worker from the rest. In Bristol for instance locals perceived a hierarchy of orders, first the Odd Fellows, with the highest subscription rates, then the Foresters, and then the Shepherds, who had larger numbers of unskilled workers. In Preston Odd Fellow membership signalled the aspiration to higher status, although in Lancaster residential

proximity rather than occupation underpinned the clubs' networks [1].

One section of society that definitely was excluded from the movement was women. In her survey of female friendly society membership in nineteenth-century Wales, Jones found that the number of women's club initially rose as industrialisation progressed [6].

However, from the mid-century, when almost one in ten women was a member, the number started to decline, while men membership rose (see figure 5).

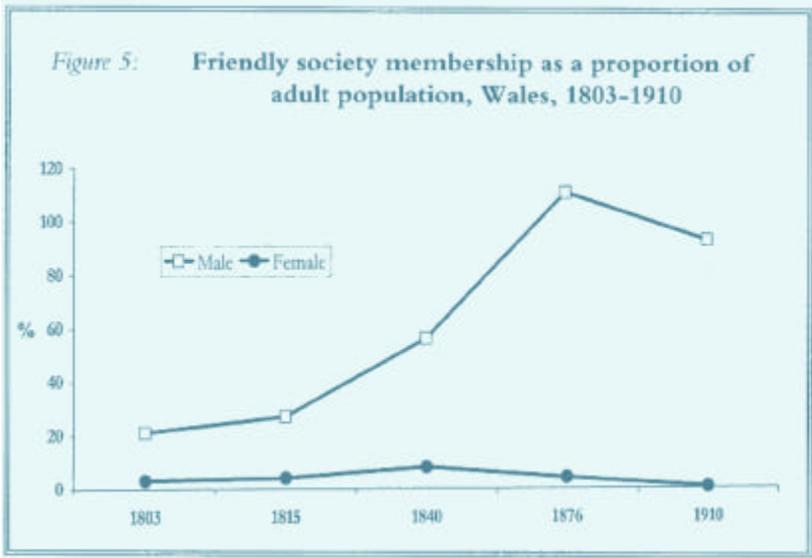
Figure 4:
Extract from a 'lecture for new initiates.
Q. What are the next attributes of our order?
A. To unite ourselves in the bonds of brotherly love.
Q. How are we to shew these duties of our institution?
A. By frequently meeting together in the bonds of friendship and unity, we become mutually interested in the welfare of every individual of our fraternity: one general feeling warms the bosom of all; one general sympathy emanates from the heart of every true Odd Fellow - all are equally anxious to relieve an afflicted or diseased brother in distress. Bound by the ties of brotherly unity, and cemented together by the moral precepts of that Order.

Why, by 1910, should less than one in a hundred women have been a member? Jones attributes this to the removal of women from industrial employment and their lower wage levels. Of course, members' wives and daughters did contribute significantly to family finances [1], so their exclusion from the clubs also reflected cultural assumptions. Jones stresses the Victorian ideology of gender roles, which cast the man as 'the breadwinner' and the woman as dependent. It is certainly true that friendly society literature assumed the membership was male, and, apart from the Rechabites (who abstained from alcohol), the great orders barred women. Not until 1892 did the Foresters decide to admit female branches. The most problematic question is to establish exactly how many people belonged to friendly societies. The main national sources for the numbers of members are the government reports published by the Registrar of Friendly Societies.

From the late eighteenth century parliament had encouraged the clubs to register their existence, first with local JPs then, from 1846, with a central Registrar. Government could monitor and foster the progress of the movement, and, in return, the societies gained formal legal status and various financial privileges. However, registration was not compulsory, and many clubs, even branches of the affiliated orders, simply did not bother. This means that the official figures are certain to under-represent the true scale of membership, but by how much? On the basis of a comment made by the Registrar in 1906 Green asserts that the official figures 'may be safely be doubled' [4]. This would mean that the societies covered almost as many people as later came under state National Insurance.

Friendly societies and medical care

Riley, an historical demographer, has made some important discoveries about the medical work of friendly societies [8]. Riley was interested initially in the history of morbidity (sickness), and turned to friendly society archives because they recorded systematically the sickness experience of large numbers of people. He knew from work on mortality that life expectancy had started to increase from about 1870 as



Source: Based on [5], p.22, Table 3

death from infectious diseases like cholera and smallpox declined, and he wanted to discover what this had meant for patterns of sickness. Did people now lead healthier lives, becoming sick less often?

The record of the Foresters and Odd Fellow yielded a surprising answer. Contrary to what we might expect, they showed that as people lived longer, their health actually deteriorated. Of course, the greater numbers of elderly people generated more sickness claims as diseases like rheumatism took their toll in old age. However, Riley's calculations showed that it was not just the elderly who took more time off work, but younger people too. He concluded that although people were now living longer and experiencing fewer *spells* of sickness, when they did get ill they did not recover as quickly: they spent more time *being* sick.

Riley also made a detailed investigation of the relationship between the societies and their doctors. He showed that clubs started to engage doctors from the late eighteenth century, and that by the mid-Victorian period medical attendance was common for members and sometimes their families too. Because it was difficult for newly qualified doctors to establish themselves in the profession, many were keen to compete for club (or 'contract') practice that provided them with a regular income. This meant that the friendly societies were in a strong position. If members received unsatisfactory treatments they could threaten to sack the doctors; they also held down the costs of medical service by making doctors bid against each other for the right to be club's business. Green has also highlighted this aspect of friendly societies benefits, and he suggests that the system of contract practice was more advantageous to the patient than National Health Service. Not only was it cheaper, but patients had a more immediate form of redress if the service was poor [4].

Continuing controversy

How convincing are the claims that friendly society membership cultivated virtues like self-help, independence and fraternalism which the welfare state cannot? Green's findings are based on his reading of the societies' literature: initiations, lectures and so on. The problem with these sources is that while they can tell us about the aims and ideals of the clubs, they do not reveal much about how the members actually felt. Of course, it was in the interest of the societies to foster a spirit of brotherhood, because mutual trust was the best means of guarding against duplicitous or excessive claims on the funds; but it does not necessarily follow that all members shared this sentiment. Nor is it clear that it was self respect and pride in independence that made people opt for the clubs in preference to the Poor Law. Instead, membership may have been a pragmatic rather than a moral choice. The Poor Law was unpopular because of its unpleasant stigma and low levels of benefit; paupers also lost citizenship rights, like the vote. Despite all this, as the 1874 Friendly Society Commission reported, many friendly society members still accepted that the Poor Law would be their sole support in old age.

Arguments about the relative merits of the friendly societies and the state as providers of health insurance hinge on the uncertain question of the extent of membership. The state entered the field with the Liberal government's National Insurance Act (1911), whereby certain groups of male workers received health insurance coverage, jointly funded by the state, employers and workers themselves. This is usually regarded as a great advance in the health and security of the working class, but was it? If, as Green claims, friendly societies actually provided cover for almost as many people before the Act, then the legitimacy of state intervention becomes more questionable. Others are less sure. Jones estimates that unregistered clubs had only about a third more members than were officially registered. A more cautious assumption is that most societies which had full sickness benefits did register, leaving only the 'slate clubs' (for saving) and 'burial clubs' (to cover the costs of funerals) of the poor as unregistered.

Studies of individual branches provide plenty of ammunition for those who are sceptical of the clubs' success. They highlight the societies'

vulnerability during years of slump, the loss of members due to inability to pay and the continuing risk of fraudulent claims [1]. Work on the social origins of membership may have undermined the view of the clubs as embodiments of the values of the labour aristocracy, but it is less certain that they created a broad solidarity amongst the working class. Not only was there the exclusion of women and those too poor to afford the subscriptions, but there may have been internal divisions too. Neave has found that despite the clubs' much-vaunted democracy, labourers rarely aspired to the managerial posts, which were monopolised by the skilled workers. He does suggest however that the societies were an important training ground for leaders of the Labour movement [7]. Instead of seeing them as bastions of individualism and self-help he stresses their role in advancing collectivist sentiments. Indeed, when the spokesmen of the friendly societies tried to oppose the introduction of state old age pensions, fearing this would rival their own system, the bulk of the members defied them and voted in favour.

With respect to medical care, there seems little doubt that contract practice was cheap, and the question of whether it was of high quality may not matter much, given the limited curative powers of doctors before the development of penicillin and painkillers. Riley's claims for sickness trends remain more controversial. Perhaps what we believe to have been a new pattern of biological sickness was in fact a new pattern of claiming. It may be that as average incomes rose and sickness insurance became more widespread, people grew accustomed to seeing the doctor, and it became more acceptable to take time off work. The implication is that people did not actually take longer to recover from sickness, they were just less inhibited about claiming sickness benefits. Riley's findings therefore raise a new question. Did friendly societies bring about a cultural shift in behaviour, lowering the threshold at which people decided they were too ill to work and could take time off legitimately?

Individualist or collectivist? Agents of working-class solidarity or fractured by status and gender? A viable alternative to state social security or a flawed and incomplete system of health insurance? Pioneers of modern medical care? Verdicts on the significance of the friendly societies remain contested. What is not in doubt is their importance to social welfare in nineteenth-century Britain.

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